



FEB 05 2007

PTO/SB/122 (01-06)

Approved for use through 12/31/2008, OMB 0651-0035
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Application Number	10/650,596 – Conf.# 7930
Filing Date	August 28, 2003
First Named Inventor	DeFrancesco
Art Unit	3692
Examiner Name	NGUYEN, NGA B
Attorney Docket No.	DLT-001DV3 (104570-141785)

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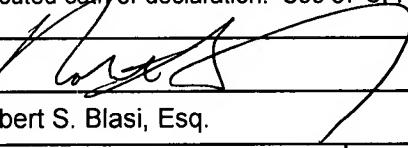
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<input checked="" type="checkbox"/> Firm or Individual Name	Goodwin Procter LLP			
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I am the:

Applicant/Inventor
 Assignee of record of the entire interest.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).
 Attorney or agent of record. Registration Number 50,389
 Registered practitioner named in the application transmittal letter in an application without an executed ~~oath~~ or declaration. See 37 CFR 1.33(a)(1). Registration Number _____

Signature 

Typed or Printed Name Robert S. Blasi, Esq.

Date January 31, 2007 Telephone (617) 570-1408

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of 1 forms are submitted.



FER 05 2007

PTO/SB/21 (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

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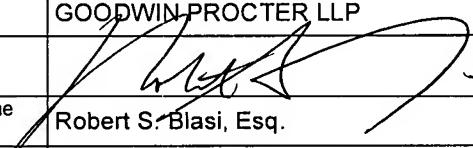
(to be used for all correspondence after initial filing)

		U.S. Application Number	10/650,596 – Conf.# 7930
		Filing Date	August 28, 2003
		First Named Inventor	DeFrancesco
		Art Unit	3692
		Examiner Name	NGUYEN, NGA B
Total Number of Pages in This Submission	3	Attorney Docket Number	DLT-001DV3 (104570-141785)

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input checked="" type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Request for Refund	-Return Receipt Postcard
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Landscape Table on CD	
<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application	Remarks	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	GOODWIN PROCTER LLP		
Signature			
Printed name	Robert S. Blasi, Esq.		
Date	January 31, 2007	Reg. No.	50,389



PATENT
Attorney Docket No. DLT-001DV3
(104570/141785)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: DeFrancesco et al. CONFIRMATION NO.: 7930
SERIAL NO.: 10/650,596 GROUP NO.: 3692
FILING DATE: August 28, 2003 EXAMINER: NGUYEN, NGA B
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and any document(s) referred to as enclosed herein, is/are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 31 day of January, 2007.


Mary Hutchinson

Commissioner for Patents
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Submitted herewith are:

1. Change of Correspondence Address (1 page)
2. Transmittal Form (1 page)
3. Return receipt postcard